

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 09-33706-KRH  
**Chapter** 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jerelene Delorse Shaw  
3909 Bolling Drive  
Hopewell, VA 23860

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-3824

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Jerelene Delorse Shaw is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: June 25, 2013

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Jerelene Delorse Shaw  
 Debtor

Case No. 09-33706-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedeckert  
 Form ID: B18W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Jun 25, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2013.

db +Jerelene Delorse Shaw, 3909 Bolling Drive, Hopewell, VA 23860-5353  
 8981485 +ADT Security, C/O NAFS of Canada, 165 Lawrence Bell Dr Ste 100, Buffalo, NY 14221-7900  
 8981487 +Bratton & Stratton, 8141 Hull Street, Richmond, VA 23235-6411  
 8981488 +Bur Col Reco, 7575 Corporate Way, Eden Prairie, MN 55344-2022  
 8981495 +Oxford Collection Serv, 135 Maxess Rd Ste 2a, Melville, NY 11747-3801  
 8981496 +Radiology Associates of Richmo, ATTN Bankruptcy, PO Box 13343, Richmond, VA 23225-0343  
 8981498 +Southside Regional Medical Cen, 200 Medical Park Blvd, Petersburg, VA 23805-9274  
 9104513 Southside Regional Medical Center, c/o Michael I. Mossman, Attorney at Law, P.O. Box 330129, Nashville, TN 37203-7501  
 9183501 The Oulton Law Firm, PO Box 5158, Glen Allen, VA 23058-5158  
 8981500 +West Asset, Attn: Bankruptcy, P.O. Box 105478, Atlanta, GA 30348-5478

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9039128 EDI: AIS.COM Jun 26 2013 01:53:00 AMERICAN INFOSOURCE LP AS AGENT FOR,  
 T MOBILE/T-MOBILE USA INC, PO Box 248848, Oklahoma City, OK 73124-8848  
 8981486 E-mail/Text: bankruptcy@bbandt.com Jun 26 2013 02:26:24 BB & T, Bankruptcy Dept,  
 Po Box 1847, Wilson, NC 27894-0000  
 9002402 EDI: TSYS2.COM Jun 26 2013 01:53:00 DEPARTMENT STORES NATIONAL BANK/MACY'S,  
 TSYS DEBT MGMT., INC., PO BOX 137, COLUMBUS, GA 31902-0137  
 8981489 +EDI: RMSC.COM Jun 26 2013 01:53:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103106,  
 Roswell, GA 30076-9106  
 8981490 +EDI: HFC.COM Jun 26 2013 01:53:00 Household Credit Bank, Payment Processing Center,  
 PO Box 5253, Carol Stream, IL 60197-5253  
 8981491 +EDI: HFC.COM Jun 26 2013 01:53:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 8981492 +EDI: ICSYSTEM.COM Jun 26 2013 01:53:00 I C System Inc, P.O. Box 64378,  
 St Paul, MN 55164-0378  
 8981493 +EDI: TSYS2.COM Jun 26 2013 01:53:00 Macys/fdsb, Macy's Bankruptcy, Po Box 8053,  
 Mason, OH 45040-8053  
 8981494 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 26 2013 02:43:15 NCO Financial Systems,  
 507 Prudential Dr, Horsham, PA 19044-2368  
 9070306 +EDI: PRA.COM Jun 26 2013 01:53:00 PRA Receivables Management, LLC,  
 As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067  
 8981497 +EDI: SEARS.COM Jun 26 2013 01:53:00 Sears/cbsd, 701 East 60th St N,  
 Sioux Falls, SD 57104-0432  
 8981499 +EDI: WFFC.COM Jun 26 2013 01:53:00 Wells Fargo Home Mtg, Atten: Bankruptcy Departm,  
 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2013

Signature:



District/off: 0422-7

User: luedeckert  
Form ID: B18W

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2013 at the address(es) listed below:

Richard James Oulton on behalf of Debtor Jerelene Delorse Shaw southsidedebtlawgroup@gmail.com,  
kimberlyajenkins@gmail.com;thedebtlawgroupmail@gmail.com  
Robert E. Hyman station08@ricva.net,  
notices@access13.com;station03@ricva.net;station05@ricva.net;station06@ricva.net;station07@ricva.  
net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ricva.net;station12@ric  
va.net;stat

TOTAL: 2